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THE COMMONWEALTH - OF - MASSACHUSETTS

Mass. STATE HOUSING BOARD
120 Tremont Street
Boston 8, Massachusetts

ANNUAL REPORT

July 1, 1958 * * * * * June 30, 1959

Submitted By:

LOUIS F. MUSCO, Chairman

Madeline H. Niceli, Member

Walter Rothman "

Barnett N. Samuels "

Joseph P. McNamara "

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July 1, 1959

TO THE HONORABLE SENATE AND HOUSE OF REPRESENTATIVES
IN GENERAL COURT ASSEMBLED:

The State Housing Board of Massachusetts, created under E.L. Chapter 6, section 64, herewith submits its Annual Report for the fiscal year ending June 30, 1959.

Mr. Louis F. Musco of Brighton, Massachusetts, was appointed as a member and designated as Chairman on April 28, 1959 to succeed Chairman John E. Maloney of Brookline, Massachusetts who was originally appointed on February 22, 1957, and who resigned on April 22, 1959.

The other members were (1) John P. McNamara of Jamaica Plain, Massachusetts (2) Walter Rothman of Fitchburg, Mass., (3) Madeline H. Micelo of Medford, Mass., and Barnett N. Samuels of Winthrop, Massachusetts.

VETERANS' HOUSING - Chapter 200, Acts of 1948, as amended - see G.L.
Chapter 121, section 26NN.

"The commonwealth, acting by and through the board, may enter into a contract or contracts with a housing authority for state financial assistance in the form of a guarantee by the commonwealth of notes and/or bonds of the housing authority issued to finance the cost of a housing project or projects, and annual contributions by the commonwealth."....." the payment of the principal of, and interest on, all such notes and/or bonds shall be guaranteed by the commonwealth, and the full faith and credit of the commonwealth is hereby pledged for any such guarantee; provided, that the total amount of notes and/or bonds so guaranteed shall not exceed two hundred and twenty-five million dollars in the aggregate....."

"Each contract for financial assistance or supplementary state financial assistance shall provide that the commonwealth will pay to the housing authority annual contributions; provided, however, that the total amount of annual contributions contracted for by the commonwealth for any one year shall not exceed five million six hundred and twenty-five thousand dollars....."

".....The annual contributions for any one project shall be payable in the amount not exceeding two and one-half percent of the cost of the project as determined by the board, and for the fixed period during which the notes and/or bonds issued to finance the cost of the project or any re-funding notes and/or bonds remain outstanding, but in no event for more

than forty years after the completion of the project, as determined by the board.".....

At the end of the fiscal year, under this program, 15,462 dwelling units in 136 projects had been built; 35 of these units had been sold in project Braintree 200-1; and 15,427 units were occupied or were temporarily vacant because of move-outs or road construction.

102 projects in 75 communities were permanently financed with bonds outstanding totalling \$113,566,000 and the net interest rate ranged from 1.68% to 2.434% for an average rate of 2.075%. The total redemptions of these bonds are now \$13,558,000.

34 projects with final completion costs totalling \$73,849,000 are being financed by temporary loan notes due to the more favorable interest rates. The total redemptions of these notes are now \$4,821,000.

One project, Boston 200-13, which was planned for 654 dwelling units was liquidated as of July 24, 1958 under the provisions of Chapter 595, Acts of 1955, at a net cost of \$388,356.50.

26 dwelling units at project Braintree 200-1 were sold to tenant veterans during this fiscal year, for a total of \$269,550, which added to 9 units previously sold for \$92,100, makes the total sold, 35 units for \$361,650.

A. Contracts for Financial Assistance

Number of Projects	136
Number of Dwelling Units	15,462
Total Development Costs	\$187,406,000

B. Development Stages

	<u>Projects</u>	<u>Units</u>
Occupied	136	15,427
Sold	-	<u>35</u>
		15,462

C. Summary - Financial Data

	<u>No. of Projects</u>	<u>Total</u>	<u>Paid-Off</u>	<u>Outstanding</u>
Permanent Financing	102	\$113,566,000	\$13,558,000	\$100,008,000
Temporary "	<u>34</u>	<u>73,840,000</u>	<u>4,821,000</u>	<u>69,019,000</u>
Totals	136	\$187,406,000	\$18,379,000	\$169,027,000

Chapter 617 - Acts of 1952, as amended (Relocation Housing) - G.L. Chapter 121, section 26RR

"For the purpose of avoiding, so far as practicable, during the period of public exigency, emergency and distress now existing on account of the acute shortage of housing in many cities and towns of the commonwealth, the making of persons or families homeless as the result of the demolition of dwelling units on land acquired or to be acquired for the purposes of a land assembly and redevelopment project, an urban renewal project, or any other public improvement by the commonwealth, a city or town, or any other public body, the commonwealth, acting by and through the board, may enter into a contract or contracts with a housing authority, or in the event a redevelopment authority exists within a city or town, with a housing authority upon request of a redevelopment authority, for state financial assistance in the form of a guarantee by the commonwealth of notes and/or bonds, of the housing authority issued to finance the cost of a relocation project or projects....."

".....the total amount guaranteed shall not exceed twenty-five million dollars in the aggregate or the actual cost of the construction of two thousand units, whichever amount is the lesser."

Applications for relocation housing are acceptable by this board until January 1, 1965.

No contracts have been approved by this board under this section of the law.

Chapter 667 - Acts of 1954, as amended by Chapter 591 - Acts of 1958
(G.L. Chapter 121, sec. 26VV - Housing for Elderly Persons)

"The commonwealth, acting by and through the state housing board, may enter into a contract or contracts with a housing authority for state financial assistance in the form of a guarantee by the commonwealth of bonds and notes, or either bonds or notes, of the housing authority issued to finance the cost of a project or projects or a part or parts of a project or projects to provide housing for elderly persons of low income. The amount of bonds and notes, or bonds or notes, guaranteed by the commonwealth under this section shall not exceed forty-five million dollars. Each contract for financial assistance shall provide that the commonwealth will pay to the housing authority annual contributions; provided, however, that the total amount of annual contributions contracted for by the commonwealth for any one year shall not exceed one million one hundred and twenty-five thousand dollars....."

"Elderly Persons of Low Income" - Persons having reached the age of sixty-five or over whose annual net income is less than the amount necessary to enable to maintain decent, safe and sanitary housing.

<u>Status of the Chapter 667 Program - Housing for the Elderly</u>		
<u>Development Stage</u>	<u>Developments</u>	<u>Units</u>
A. Occupied	34	1,347
Under Construction	19	874
Pre-construction	3	120
Preliminary Planning	<u>12</u>	<u>664</u>
	68	3,005

Over and above these figures twenty-six additional communities have expressed their intentions to participate and to provide approximately 750 additional units.

B. Contracts for Financial Assistance

Number of Contracts	53
Number of Dwelling Units	2346
Total Development Costs	\$24,285,000

C. Summary - Financial Data

Temporary Financing - Notes

	<u>Total</u>	<u>Paid Off</u>	<u>Outstanding</u>
Completed Projects 14 -	\$4,846,000	\$123,000	\$ 4,723,000
Development " 39			18,892,000
53			\$23,615,000

A survey by this board indicated a state-wide need of approximately 11,000 housing units, which leaves over 7,000 units to be allocated.

The group being served by this type of housing is of real low income. The source of which, for the most part, is from Social Security payments, small pensions, savings and Old Age Assistance payments. These are low fixed incomes in a high economy. The average annual income of the single individual 65 years of age or over whose income is from the mentioned sources, approximates \$1,350, while that of the couple in this age bracket approximates \$1,700. The average rental including utilities, is \$48 per unit month. The tenant turnover in this program is negligible. It would appear that the health and well being of tenants improves upon taking tenancy in this type of housing. The average age of the tenants is 72 years.

Rental and Occupancy - Chapter 200 - Veterans' Housing

This board requires each local housing authority, at least once each year, to re-examine the status of each tenant family in veterans' housing developments to determine its eligibility for continued occupancy and to make appropriate rent adjustments. This tenant review consists of obtaining a signed statement from the tenant giving facts relative to family size and identification of its members, income, veteran status and citizenship; verification of these facts by the local authority staff; adjusting rents in accordance with verified anticipated income, and determination of ineligibility where warranted.

Upon completion of the Annual Tenant Review, the local authority submits its report to this office. From reports received from 88 housing authorities operating 136 housing projects under this program, the following occupancy characteristics are set forth:

Approximately 40,200 children were housed in the 15,427 completed and occupied dwelling units now comprising the Chapter 200 program. This program now houses approximately 71,000 persons including the children.

The typical family of four and one-half ($4\frac{1}{2}$) persons had approximately an annual income of \$3,830. Eight years ago a similar study showed the average income to be slightly in excess of \$2,700 annually. This would be accounted for due to the lower economy, the many tenants who were then students under the G.I. Bill, or who were just getting started in new jobs. The average shelter rent during this past year was approximately \$45 per unit per month as against eight years ago when the figure was slightly under \$39.50 per unit month. 99 plus percent occupancy was achieved during this fiscal year. Increased income limits were approved state-wide in line with the increased economy. Excess incomes represented between 3.5 and 4 percent of the total program.

Rental and Occupancy - Chapter 667 - Housing for the Elderly

1. Fifteen projects comprising 566 dwelling units went into occupancy during the fiscal year.
2. Three new housing authorities were organized for the specific purpose of providing housing for the elderly; one was reactivated and two voted at Special Town Meetings.

In reviewing tenants in occupancy in the Chapter 667 developments, we find that the average age is 72 years. The average income of the lone tenant approximated \$1,350 annually and that of the couple approximated \$1,700 annually. This higher average over last year was brought about by increases in many budgets of old age assistance recipients.

A number of the smaller residential communities have been requesting information relative to this program. The need is brought about by the lack of rental housing and if there were such housing, rents would be prohibitive for elderly persons of low fixed income. These communities have been most anxious to provide this special housing and special town meetings have been called rather than waiting until the time of annual meetings.

The total allocation of dwelling units numbered 3,696 as of the end of this fiscal period.

Management

Chapter 200 Program

- A. Construction Activity - None
- B. Financial Activity - The following consolidations were made as noted:
July 1, 1968 - Cambridge 200-1,2,3,4,5 and 6;
Peabody 200-1 and 2; Somerville 200-1 and 2;
October 1, 1958 - Arlington 200-1 and 2;
Everett 200-1,2 and 3; Haverhill 200-1 and 2.

C. Maintenance Operations - Except for 22 contracts approved by this board for exterior painting, involving some \$216,233, other expenditures were primarily confined to regular maintenance items.

D. Administrative Operations - Total tenants' accounts receivable as of June 30, 1959, were as follows:

\$163,552.82	was owed by tenants in occupancy
123,796.71	was charged off to collection
	losses
<u>\$287,349.53</u>	Total

The amount owed by tenants in occupancy represents approximately one-fifth of one percent of the total estimated income of \$76,500,000 for nine years of operation; that charged off to collection losses represents approximately one-third of one percent.

Chapter 667 Program

Thirty-four projects were occupied as of June 30, 1959 representing 1,347 dwelling units. As of the start of the fiscal year July 1, 1958, nine (9) of these projects had been determined as being completed. During this fiscal year five (5) additional projects, namely, Framingham-1 and Peabody-1 as of July 1, 1958; Milford-1, Revere-1 and Stoneham-1 as of April 1, 1959, were determined to be completed and become eligible for state subsidy.

Development

Contracts for Financial Assistance

<u>Authority</u>	<u>Date of Contract for Financial Assistance</u>	<u>No. of Units</u>	<u>Total</u>	<u>Per Unit</u>
Arlington 667-1	8-29-58	60	\$600,000	\$10,000
Easthampton 667-1	8-13-58	30	340,000	11,334
Franklin 667-1	12-3-58	40	505,000	12,825
Haverhill 667-1	11-26-58	52	608,000	11,693
Holyoke 667-2	8-18-58	40	457,000	11,425
Middleboro 667-1	8-4-58	40	400,000	10,000
Northbridge 667-1	12-23-58	32	320,000	10,000
South Hadley 667-1	8-13-58	40	470,000	11,750
Wellesley 667-1	8-6-58	36	385,000	10,695

Nine (9) new projects - 370 units
 Total Cost - \$4,085,000
 Average Unit Cost - \$11,040

Of the nine projects, seven were under construction. Arlington-1 and Northbridge-1 had not commenced construction.

The following developments were in the process of being awarded Contracts for Financial Assistance:

<u>Project 667-</u>		<u>No of Units</u>	<u>Estimated Total Development Cost</u>
Agawam	1	40	\$ 440,000
Beverly	3	54	594,000
Lynn	3	120	1,320,000
Milford	2	30	330,000
Montague	1	40	440,000
North Andover	1	40	440,000
Peabody	2	50	440,000
Pittsfield	1	110	1,210,000
Scituate	1	40	440,000
Swampscott	1	40	440,000
Westfield	1	50	550,000
West Springfield	1	<u>50</u>	<u>550,000</u>
Twelve (12) projects =		664	T.D.C. \$ 7,194,000

The State Housing Board approved development programs for 1,612 units of federally-aided housing in eight (8) Massachusetts communities during the fiscal year, as follows:

<u>Community</u>	<u>No. of D.U.</u>
Boston	400
Brookline	100
Holyoke	88
Newburyport	50
Somerville	100
Springfield	700
Taunton	24
Worcester	<u>150</u>
	1,612

Lard Section

The Braintree Housing Authority, with the approval of this board, conveyed 26 single family dwelling units under the provisions of Chapter 700 of the Acts of 1956.

The total amount received for the above dwellings was \$269,550 which sum was turned over to the Treasurer of the Commonwealth.

Four real estate sales agreements have been executed for additional sales totalling \$43,400.

Twenty-five sites were acquired by local housing authorities. Of the twenty-five sites, twenty-four were obtained by peaceful negotiations leaving only one on which the question of damages will be determined by the court. More than 150 sites were viewed for selection and use in connection with the housing for the elderly program.

FINANCE AND ACCOUNTS

Veterans' Housing (Chapter 200 - Acts of 1948, as amended)

136 Projects - 15,462 Units

Final Development Cost \$187,406,000.

Maximum Annual Subsidy 4,685,150.

Subsidy Fiscal 1959

Carry-over from 1958 Fiscal 7,859.16

Appropriation 4,410,000.00

Available 4,417,859.16

Expended 4,354,812.19

Carry-over available for 1960 fiscal \$ 63,046.97

Operating Reserves

These reserves are the balance wheel of the operation. They are accrued annually at a rate of \$48.00 per unit, which is augmented if needed by transfer from earned surpluses. Use of this reserve is for replacement of equipment such as ranges and refrigerators, periodical painting, emergency repairs to heating facilities, new installations such as fences, walls, paving and drains, and to cover such deficits in annual operation as may occur. The combined figure in the Operating Reserves of all housing authorities on June 30, 1959 was \$3,815,082.58.

Debt Service Reserve

This reserve is mandatory by the provisions of Section 26NN General Laws Chapter 121, which sets forth that each project shall establish in the first twelve years of operation a sum equal to the largest annual debt service requirement (principal and interest) which will be encountered thereafter.

The reserve is being accrued from operations. Its purpose is to provide against a contingency in which a project is unable to meet its debt payments. No such contingency has arisen yet.

The maximum amount to be set aside is \$6,871,365.00. The reserve on June 30, 1959 was \$3,632,074.80.

In 1962 the first of the individual housing authority debt service reserves will be fully accrued and for each year thereafter until 1970 additional maxima will be attained. A substantial saving in operating expense will be possible when these accruals are no longer required.

Chapter 200 Funds in hands of housing authorities on December 31, 1958.

Cash - Commercial accounts	\$1,936,915.86
Cash - Savings & Cooperative Banks	3,088,135.06
Investment - U.S. Treasury Securities	<u>5,166,339.09</u>
	\$10,191,390.01

Debt Service Trust Funds - as of December 31, 1958 (Bond Sale Premiums held in trust on 40 year amortization - 94 Fiscal Agent Accounts)

Cash on hand	\$138,907.14	
U.S. Treasury Securities	<u>1,204,000.00</u>	<u>1,342,907.14</u>
		\$11,534,297.15

Cash Assets Invested - 82%

Government securities held are yielding $2\frac{1}{2}$ to 3% profit.

Most holdings are bought at a discount.

Savings accounts are yielding 3 to $3\frac{1}{2}$ %.

Annual Gain on Debt Service

Trust Fund Investment	\$29,811.25
Estimated gain - other investments	<u>225,000.00</u>
	\$ 254,811.25

Debt Service Trust Fund

1950 - 1952 Premiums received from bond sales	\$ 1,635,752.22
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First Investment Schedule

\$1,433,000 U.S. Treasury Bonds 1 3-4% - 12-15-55

Net profit from interest and discount	109,123.01
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Second Investment Schedule

\$ 82,000	U.S. Treasury Bonds	$2\frac{1}{2}$ %	-	12-15-58
77,000	"	"	2	1-8% - 11-15-60
1,103,000	"	"	"	$2\frac{1}{2}$ % - 8-15-63
24,000	"	"	2	7-8% - 6-15-58

Estimated profits to maturities - \$ 260,000

Annual amortization by transfer to Debt Service Fund 40,893.88

Profits from investments transferred annually to Debt Service Fund - current figure	\$ 31,526.25
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Housing for the Elderly (Chapter 667 - Acts of 1954, as amended)

Completed - 14 Projects - 548 Units - Cost \$4,846,000.

Subsidy Fiscal 1959

Carry-over 1958	\$1,725.00	
Appropriation	<u>95,400.00</u>	107 .07
Available		\$ 97,125.00
Expended		<u>80,844.53</u>
Carry-over available for 1960 fiscal		\$ 16,280.47

Operation

The operation of completed projects was very successful.

Financial surpluses were gratifying, reserves are in excellent condition, and there are no delinquent rents.

Investments - 667 Projects - June 30, 1959

Savings Banks Deposits	\$ 85,070.59
*Certificates of Deposit	254,017.04
*U.S. Treasury 91 day bills value at maturity	<u>4,709,000.00</u>
	\$ 5,048,087.63
* Construction loans invested until needed for contract payments	
Estimated annual profits on these investments	\$ 140,000.00

LEGISLATION

Chapter 558 An Act Making Certain Employees of Local Housing Authorities and Redevelopment Authorities Eligible for Contributory Group, Life, Accident, Hospitalization, Medical and Surgical Insurance under the State Insurance Plan.

Approved August 29, 1958
Effective January 1, 1959

Chapter 571 - An Act Providing Tenure for Certain Employees of the State Housing Board.

Approved September 8, 1958
Effective December 7, 1958

Chapter 572 - An Act Extending the Time for Filing Applications for Relocation Housing and Making Certain Perfecting Changes in the Provisions of Law Relative to State Financial Assistance Therefor.

Approved September 8, 1958
Effective December 7, 1958

Chapter 591 - An Act Increasing the Commonwealth's Guarantee and Annual Contribution for the Housing of Elderly Persons.

Approved September 30, 1958
Effective December 29, 1958

Chapter 626 - An Act Providing that Certain Meetings of Certain Public Boards and Commissions Shall be Open to the Public.

Approved October 7, 1958
Effective January 5, 1959

TITLE V of U.S. Public Law 849 - TEMPORARY HOUSING FOR VETERANS

In 1946, the Federal Government under Title V of Public Law 849, in conjunction with local municipalities, provided barracks-type housing for returning veterans. In 1950 and 1951 most of this housing had been turned over to cities and towns for local operation under supervision by the State Housing Board. 95% of these temporary units have already been demolished and eventually all will be torn down. The following tabulation gives the current disposition status of the Title V housing in each community:

	<u>N U M B E R - O F - U N I T S</u>			
	<u>Built</u>	<u>Now Occupied</u>	<u>Scheduled for Demolition</u>	<u>Continuing Temporary Occupancy</u>
Barnstable	50	0	-	-
BEVERLY	72	0	-	-
BOSTON	765	0	-	-
Braintree	96	0	-	-
CAMBRIDGE	304	0	-	-
Chatham	11	0	-	-
CHELSEA	108	0	-	-
CHICOFEE	96	96	0	96
FALL RIVER	140	0	-	-
Framingham	50	48	0	48
GARDNER	40	0	-	-
GLOUCESTER	86	0	-	-
Greenfield	50	0	-	-
Hingham	32	32	0	32
Ipswich	15	14	0	14
LOWELL	289	0	-	-
LYNN	113	0	-	-
MALDEN	70	0	-	-
MARLBORO	32	0	-	-
MEDFORD	200	0	-	-
Needham	24	0	-	-
NORTHAMPTON	48	0	-	-
QUINCY	144	0	-	-
REVERE	100	0	-	-
SPRINGFIELD	282	0	-	-
TAUNTON	76	0	-	-
WALTHAM	96	0	-	-
Wellesley	40	0	-	-
West Springfield	50	0	-	-
Winthrop	24	0	-	-
WORCESTER	300	0	-	-
	3,803	190	0	190

Respectfully submitted

Louis F. Musco

LOUIS F. MUSCO
Chairman

ANNUAL REPORT FOR THE YEAR ENDING June 30, 1959

Chapter 372.....Veterans' Housing Program

No new construction has taken place during the past year since Chapter 372 of the Acts of 1946 expired on May 23, 1954.

The Board devoted its efforts during the year to the liquidation of the remaining houses, as required by law.

Since the enactment of Chapter 372 - 1,745 dwelling units have been provided for veterans in 15 communities, of which a total of 1,709 units have been sold.

There remains only one development, containing 36 dwelling units in the City of Quincy, which has not been sold. The Board has granted an extension of time for the sale of this project.

The accumulated sales, and the money realized, are shown in Exhibit "A" and the analysis of Chapter 372 developments by type and disposition status is shown in Exhibit "B".

The total development cost of the program amounted to \$19,591.552 and the Commonwealth has reimbursed the municipalities in the sum of \$1,959,155.

It is expected that the entire Chapter 372 program will be liquidated by the end of the Commonwealth's next fiscal year, June 30, 1960.

ANALYSIS OF CHAPTER 372 DEVELOPMENTS

By Type and Disposition Status

as of June 30, 1959

CITY or Town	NUMBER OF UNITS				Sales	Not
Project Name	TOTAL	1-fam	2-fam.	Multi-fam.	Approved	Sold
*Amherst	20	20			20	0
*ATTLEBORO	31	31			31	0
BOSTON						
*Arborway	120			120	120	0
*Baker Street	68	8	60		68	0
*Capt. John's Hill	110		110		110	0
*Columbia Road	42			42	42	0
*Everdean Street	17	5	12		17	0
*Faraday Street	76		76		76	0
*Farragut Road	66			66	66	0
*Favre Street	28		28		28	0
*Northdale Road	20		20		20	0
*Readville	66		66		66	0
*River Street	450		450		450	0
*Saratoga Street	8	4	4		8	0
*Sawyer Avenue	12		12		12	0
*Sumner Street	39			39	39	0
*Tileston Street	10		10		10	0
*Victory Road	48			48	48	0
*Washington Street	126		126		126	0
*BROCKTON	19	19			19	0
*CAMBRIDGE	7	7			7	0
*Concord	12	12			12	0
*Framingham	40		40		40	0
*HOLYOKE	62	62			62	0
*LAWRENCE	100	100			100	0
*Nantucket	9	9			9	0
QUINCY	36			36	0	36
*SALEM	44		44		44	0
*SOMERVILLE	10		10		10	0
*West Springfield	43	43			43	0
*Weston	6	6			6	0
Totals	1,745	326	1,068	351	1,709	36

* Completely Liquidated

COMMONWEALTH OF MASSACHUSETTS

STATE HOUSING BOARD

FINANCIAL STATEMENT FISCAL YEAR 1959

	<u>Appropriations</u>	<u>Payments and Encumbrances</u>	<u>Total Unencumbered Balance</u>
0483-01-01,02,03 Personnel Service	\$ 293,059.00	\$ 283,450.06	\$ 9,608.94
0483-01-08 to 16 Expenses	41,420.00	39,735.51	1,684.49
2604-03-17 Subsidy (Chapter 200)	4,417.859.16	4,354,812.19	63,046.97
2604-02-17 Subsidy (Chapter 667)	97,125.00	80,844.53	16,280.47
2604-04-17 Liquidation	388,357.00	388,356.50	.50

Receipts Transferred to State Treasurer \$ 614.00

Respectfully submitted

STATE HOUSING BOARD

Louis F. Musco

LOUIS F. MUSCO
Chairman

Financial Statement Verified
(Under Requirements of
C.7, S. 19, G.L.)

Date: September 29, 1959

By: Joseph T. O'Shea
For the Comptroller

Approved for Publishing

Frederick J. Sheehan
Comptroller

Madeline H. Miceli

Member

Walter Rothman

Member

Barnett N. Samuels

Member

Joseph P. McNamara

Member